

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on September 30, 2010.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. **NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joan M. Webb
fka Joan Laney
12395 Cousteau Street
Woodford, VA 22580

Case Number: 10-36812-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-7959

Attorney for Debtor(s) (name and address):
Mitchell Goldstein
Krumbein Consumer Legal Services, Inc.
1650 Willow Lawn Drive
Suite 300
Richmond, VA 23230
Telephone number: (804) 673-4358

Bankruptcy Trustee (name and address):
Bruce E. Robinson
P.O. Box 538
413 E. Atlantic Street
South Hill, VA 23970-0538
Telephone number: (434) 447-7922

Meeting of Creditors:

Date: **November 9, 2010**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
January 10, 2011

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
701 East Broad Street
Richmond, VA 23219

For the Court:
Clerk of the Bankruptcy Court:
William C. Redden

VCIS 24-hour case information:
Toll Free 1-800-326-5879

Date: October 1, 2010

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
– – Refer to Other Side for Important Deadlines and Notices – –	
LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.	
PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:	
Richmond Division: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.	
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	

CERTIFICATE OF NOTICE

District/off: 0422-7
Case: 10-36812

User: mullert
Form ID: B9A

Page 1 of 1
Total Noticed: 20

Date Rcvd: Oct 01, 2010

The following entities were noticed by first class mail on Oct 03, 2010.

db +Joan M. Webb, 12395 Cousteau Street, Woodford, VA 22580-2238
aty +Mitchell Goldstein, Krumbein Consumer Legal Services, Inc., 1650 Willow Lawn Drive,
Suite 300, Richmond, VA 23230-3435
9986298 +Cenco Magazine Service, 3585 W. Beechwood Ave., Suite 106, Fresno, CA 93711-0600
9986294 +Check Systems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100,
Saint Paul, MN 55125-1703
9986299 +County of Caroline, Elizabeth B. Curran, Treasurer, P.O. 431, Bowling Green, VA 22427-0431
9986300 DIRECTV, Inc., P.O. Box 6550, Englewood, CO 80155-6550
9986301 +Glasser and Glasser, P.L.C., 580 East Main St., Ste. 600, P.O. Box 3400,
Norfolk, VA 23514-3400
9986302 +Grant Mercantile Age, 49099 Road 426, Oakhurst, CA 93644-9486
9986305 +Lendmark Financial Services, 1320 Central Park Blvd, Fredericksburg, VA 22401-4942
9986293 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156
(address filed with court: Commonwealth of Virginia, Director of Finance, P.O. Box 760,
Richmond, VA 23218-0760)

The following entities were noticed by electronic transmission on Oct 02, 2010.

tr +EDI: QBEROBINSON.COM Oct 02 2010 00:28:00 Bruce E. Robinson, P.O. Box 538,
413 E. Atlantic Street, South Hill, VA 23970-2701
9986295 +EDI: AFNIRECOVERY.COM Oct 02 2010 00:28:00 AFNI, Inc., 404 Brock Drive, PO Box 3517,
Bloomington, IL 61702-3517
9986296 EDI: CAPITALONE.COM Oct 02 2010 00:23:00 Capital One Services, LLC., PO Box 30285,
Salt Lake City, UT 84130-0285
9986297 +EDI: AIS.COM Oct 02 2010 00:23:00 Capital One, N.A., c/o American Infosource,
P.O. Box 54529, Oklahoma City, OK 73154-1529
9986306 EDI: FORD.COM Oct 02 2010 00:28:00 Mazda American Credit, P.O. Box 537901,
Livonia, MI 48153-0000
9986303 EDI: HFC.COM Oct 02 2010 00:23:00 HSBC Retail Services, Attn: Bankruptcy Department,
P.O. Box 5264, Carol Stream, IL 60197-5264
9986292 EDI: IRS.COM Oct 02 2010 00:28:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114-0000
9986304 +EDI: CBSKOHLS.COM Oct 02 2010 00:23:00 Kohl's, Attn: Recovery, P.O. Box 3120,
Milwaukee, WI 53201-3120
9986307 +EDI: URSI.COM Oct 02 2010 00:23:00 United Recovery Systems, 5800 North Course Drive,
Houston, TX 77072-1613
9986308 +EDI: AFNIVZCOMBINED.COM Oct 02 2010 00:23:00 Verizon - Bankruptcy Dept.,
3900 Washington Street, Wilmington, DE 19802-2125

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2010

Signature:

